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PROBER & RAPHAEL A LAW CORPORATION DEAN PROBER, ESQ., #106207 LEE S. RAPHAEL, ESQ., #180030 CASSANDRA J. RICHEY, ESQ. #155721 DAVID F. MAKKABI, ESQUIRE #249825 P.O. Box 4365 Woodland Hills, California 91365-4365 (818) 227-0100 (818) 227-0101 facsimile F.040-1652 Attorneys for Secured Creditor U.S. Bank, N.A., its Successors and/or Assigns UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA 10 11 In re Bk. No. 09-45667-B-13 12 BRIAN D. BANCROFT AND Motion No. PPR-1 13 MICHELLE J. BANCROFT CHAPTER 13 14 **Debtors** Hearing-15 Date: July 6, 2010 Time: 9:31 AM JAN P. JOHNSON. Place: U.S. Bankruptcy Court 17 501 I Street Trustee, Sacramento, CA 18 Courtroom 32 Dept. B 19 Judge: Thomas C. Holman 20 21 U.S. BANK, N.A., ITS SUCCESSORS AND/OR ASSIGNS' MOTION FOR RELIEF FROM AUTOMATIC STAY 22 U.S. Bank, N.A., its Successors and/or Assigns, a holder in due course, move the 23 24 Court for relief from the Automatic Stay provided by 11 U.S.C. §362. This motion seeks an 25 Order terminating the Automatic Stay of 11 U.S.C. §362 as to moving party (and the Trustee 26 under the Deed of Trust securing moving party's claim) so that moving party (and its Trustee) 27 28

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may commence and continue all acts necessary to foreclose under the Deed of Trust secured by Debtors' property.

This Motion is brought pursuant to 11 U.S.C. §362(d)(1) for "cause" and due to the failure of Debtors to make required payments as set forth in the attached Declaration of Olivia A. Todd and pursuant to 11 U.S.C. §362(d)(2) for no equity. Debtors' failure to make required payments provides "cause" for relief from the Automatic Stay in accordance with the ruling of the Bankruptcy Appellate Panel in <u>In re: Ellis</u>, 60 B.R. 432.

This Motion is being heard on 28-day notice, pursuant to LBR 9014-1(f)(1). Any opposition to this motion, if any, shall be in writing and shall be served and filed with the Court at least fourteen (14) calendar days preceding the date of hearing.

Failure of the responding party to appear or to timely file written opposition may be deemed a waiver of any opposition to the granting of the motion or may result in the imposition of sanctions, permitting the moving party to foreclose on the Debtors' property located at 5675 Twisted River Drive, Marysville, California and thereafter take possession of the property.

In addition, and in the event that this Court continues the Automatic Stay, Movant will seek adequate protection of its secured interest pursuant to 11 U.S.C. §§ 361 and 362, including a requirement that Debtors reinstate all past arrearages and immediately commence regular monthly payments.

Movant also seeks an Order terminating and vacating the Automatic Stay for all purposes as it pertains to Movant's interest in the subject real Property, including the prosecution of appropriate foreclosure remedies, without the requirement of further notice or publication, except as may be required by state law.

	Movant also seeks an Order waiving the 14-day stay as provided by Bankruptc	
2 Rule 4001(a)(3).		
	In addition, Movant requests such further relief as is just.	
	This Motion is based on these moving	ng papers, as well as the attached Declaration
and the Relief	from Stay Information Sheet, filed se	eparately and concurrently with this Motion.
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opposition to		
Marysville, California and obtain possession of such property without conducting a hearing.		
	WHEREFORE, Movant prays judgment as follows:  1.) For an Order granting relief from the Automatic Stay, permitting this Movan	
to move ahead with foreclosure proceedings under Movant's Deed of Trust.		
	2.) For such Order regarding adequate protection of Movant's interest as this	
Court deems proper.		
	3.) For an Order waiving the 14-day stay described by Bankruptcy Rule	
4001(a)(3).		
	4.) For such other relief as this Coun	t deems appropriate.
DATED: May 21, 2010		
		ER & RAPHAEL W CORPORATION
		SSANDRA J. RICHEY, ESQ. #155721
		ey for Secured Creditor
	and the Relief opposition to moving party  Marysville, Court deems party  4001(a)(3).	Rule 4001(a)(3).  In addition, Movant requests such furthis Motion is based on these moving and the Relief from Stay Information Sheet, filed see In the event neither the Debtor, It opposition to this motion, the Court may grant moving party to foreclose on the Debtor's proper Marysville, California and obtain possession of sure WHEREFORE, Movant prays judgm 1.) For an Order granting relief from to move ahead with foreclosure proceedings under 12.) For such Order regarding adequate Court deems proper.  3.) For an Order waiving the 14-day 4001(a)(3).  4.) For such other relief as this Court DATED: May 21, 2010  PROB A LAN /s/ CA